

<b>Office Action Summary</b>	<b>Application No.</b> 08/889,033	<b>Applicant(s)</b> FRAZZITTA ET AL.	
	<b>Examiner</b> Tung Vo	<b>Art Unit</b> 2621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 03 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 15 April 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 7,8,13,19,24-27,35,36,48 and 49 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 7,8,13,19,24-27,35,36,48 and 49 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 07 July 1997 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Response to Decision by the BPAI***

1. The previous rejections of claims 7-8, 13, 19, 24-27, 35-36, and 40 have been reversed by the Board of Patent Appeals and Interferences, therefore, prosecution of the above claims is reopened. A rejection for the claims on new grounds follows below.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 7-8 are rejected under 35 U.S.C. 103(a) as being unpatentable over M. C. McClure et al. (US 3,294,342) in view of Granzow et al. (US 4,580,040) and further in view of Dallman (US 4,681,044).

Re claims 7 and 8, McClure teaches a system (figs. 1 and 5; col. 3, lines 9-11, 24-26, wherein figure 1 shows the customer station with a customer and figure 5 shows one teller to service two customer stations) comprising:

a service provider (SP) station (18 of fig. 5, the one teller inside the bank is considered a service provider station) including:

an SP visual display (24 of fig. 5, one of the television receiver as a display, col. 3, lines 53-54),

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an SP CCTV camera (30 of fig. 5, the camera, col. 3, lines 70-71),

a an SP audio transmitting device and an SP audio receiving device (32 of fig. 5, a combination speaker and microphone, col. 4, lines 1-3),

an SP pneumatic tube carrier delivery and receiving device (56 of fig. 5, note a pneumatic tube, col. 2, lines 19-21, col. 5, lines 7-23)

at least one customer station (10 of fig. 1, note customer station, col. 3, lines 40-45)

including:

a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5),

a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver);

a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75-col. 4, line 1),

a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station.

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It is noted that McClure does not particularly teach a building, wherein the building comprises an interior area which includes an interior wall extending therein, wherein the SP station is housed in the interior area, wherein the wall comprises an opening, wherein the frame is in supporting connection with the wall and extends in the opening, and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the frame.

However, Granzow teaches a building (Note a bank would obviously be considered as a building, col. 3, lines 62-63), wherein the building (Note the bank is considered as the building, col. 3, lines 61-63) comprises an interior area (Note the bank as building would have an interior area for the customers to do the transactions, CUSTOMER, 12 and 12-1 of fig. 8, and other areas are also within the bank for the teller serves the customer) which includes an interior wall extending therein (114, 114-1, 146, and 146-1 of fig. 8), wherein the SP station (14 of fig. 8, the teller station is within the bank) is housed in the interior area, wherein the wall comprises an opening (114 and 146 of fig. 8, note the wall has an opening in front for the ATM to fit in), wherein the frame (Note the structure of the walls, 114 and 146 of fig. 8, would have a frame to support the ATM to fit in) is in supporting connection with the wall and extends in the opening (Note when the ATM, 12 of fig. 8, is installed into the opening in the wall, there is the frame to support the ATM in connection with the walls, 114 and 146 of fig. 8), and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the

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customer station is positioned within the interior area in supporting connection with the frame (Note a conventional transport 92 of fig. 3, is used, and the customer (12) and teller station (14) are interconnected with the transport means, wherein for transporting documents including a check received at said receiving means to said teller station).

Therefore, taking the teachings of McClure and Granzow as a whole, it would have been obvious one of ordinary skill in the art to incorporate the suggestions of Granzow, where the ATM and teller station (12, 12-1, and 14 of fig. 8) are positioned inside the bank, into the transaction system of McClure for a non-driving costumer to do banking without waiting line from a drive through ATM. Doing so would provide the improved productivity and efficiency of personnel, and greater variety of services conveniently archived.

Since Granzow teach the costumers (12 of fig. 8, the ATM) and the (SP) teller station (14 of fig. 8, the teller station) are inside the building (the bank) and McClure teach the customer station (10 of fig. 1, the customer station) includes a customer visual display (29 of fig. 1), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5), a customer CCTV camera (22 of fig. 1) in operative connection with the SP display, a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1), a customer pneumatic tube carrier delivery and receiving device (56 of fig. 5) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4) is enable to be selectively moved between the customer station and the SP station.

Therefore, it would have been obvious to one skill in the art to combine the teachings of McClure to modify each of the costumer stations of Granzow to connect with the (SP) station as suggested in both Granzow and McClure to conveniently serve more then one costumers inside and outside the building.

It is further noted that the combination of McClure and Granzow does not teach a frame comprising a door frame as specified in claim 7, at least one hinge operatively connected to the door frame, and wherein the a cover is movably mounted relative to the frame through the hinge as specified in claim 8.

However, Dallman teaches a frame comprising a door frame (34 and 40 of figs. 2 and 3, note a continuous piano type hinge 40 is attached to the hinged edge 38 of the door 34 and further attached to the actuate shaped wall 32, when the hinge is attached to the shaped wall 32, this would obviously suggest that the door would have a frame to fit in), at least one hinge operatively connected to the door frame (40 of figs 2 and 3, e.g. a continuous piano type hinge is connected to the door frame), and wherein a cover (34 of fig. 2, wherein the door is open and closed) is movably mounted relative to the frame through the hinge (e.g. 40 of figs. 2 and 3);

Taking the teachings of McClure and Granzow, and Dallman as a whole, it would have been obvious to one of ordinary skill in the art to modify the incorporated teachings of Dallman into the combined apparatus of McClure and Granzow to render the apparatus more secure against robbery.

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2. Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over M. C. McClure et al. (US 3,294,342) in view of Granzow et al. (US 4,580,040) and further in view of Milatz (US 4,942,464).

Re claim 13, McClure teaches a system (figs. 1 and 5; col. 3, lines 9-11, 24-26, wherein figure 1 shows the customer station with a customer and figure 5 shows one teller to service two customer stations) comprising:

a service provider (SP) station (18 of fig. 5, the one teller inside the bank is considered a service provider station), including:

an SP visual display (24 of fig. 5, one of the television receiver as a display, col. 3, lines 53-54),

an SP CCTV camera (30 of fig. 5, the camera, col. 3, lines 70-71),

a an SP audio transmitting device and an SP audio receiving device (32 of fig. 5, a combination speaker and microphone, col. 4, lines 1-3),

an SP pneumatic tube carrier delivery and receiving device (56 of fig. 5, note a pneumatic tube, col. 2, lines 19-21, col. 5, lines 7-23);

wherein the SP station is in operative with a communication selector device (Note a combination speaker and microphone is considered as a communication selector device, 32 and 32' of fig. 5, the selection of speaker or microphone);

a plurality of customer stations (col. 6, lines 20-25, the system of McClure is desirable to provide a plural arrangement such customer stations, with a corresponding number of operator stations to provide service therefore), wherein at least one customer station (10 of fig. 1, note customer station, col. 3, lines 40-45) including:

a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5),

a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver);

a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75-col. 4, line 1),

a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station;

wherein the SP station (18 of fig. 5) includes an indicator (Note the combination speaker and microphone, 32 or 32' of fig. 5, when the customer selected the microphone, 31 of fig. 1, to speak with the tell, 18 of fig. 5, the speaker will sound to the teller, which would obviously consider as the indicator) in operative connection with the microphone (21 of fig. 1), wherein an indication (22 of fig. 1, when the customer arrives in the range of the television camera, the television camera capture image of the customer for displaying on the television receiver, 24 or 24' of fig. 5, which indicates the presence of the customer adjacent the customer station, 10 of fig. 1)) is given at the SP station of the presence of the person adjacent the customer station.



It is noted that McClure does not particularly teach a building, wherein the building comprises an interior area which includes an interior wall extending therein, wherein the SP station is housed in the interior area, and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall as claimed.

However, Granzow teaches a building (Note a bank would obviously considered as a building, col. 3, lines 62-63), wherein the building (Note the bank is considered as the building, col. 3, lines 61-63) comprises an interior area (Note the bank as building would have an interior area for the customers to do the transactions, CUSTOMER, 12 and 12-1 of fig. 8, and other areas are also within the bank for the teller serves the customer) which includes an interior wall extending therein (114, 114-1, 146, and 146-1 of fig. 8), wherein the SP station (14 of fig. 8, the teller station is within the bank) housed in the interior area (note the walls 114 and 114-1 of fig. 8, have an open area for the teller station, 14 of fig. 8, to fit in), and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall (Note a conventional transport 92 of fig. 3, is used, and the customer (12) and teller station (14) are interconnected with the transport means, wherein for transporting documents including a check received at said receiving means to said teller station in supporting with the interior wall, 114 and 146 of fig. 1).

Therefore, taking the teachings of McClure and Granzow as a whole, it would have been obvious one of ordinary skill in the art to incorporate the suggestions of Granzow, where the ATM and teller station (12, 12-1, and 14 of fig. 8) are positioned inside the bank, into the transaction system of McClure for a non-driving costumer to do banking without waiting line from a drive through ATM. Doing so would provide the improved productivity and efficiency of personnel, and greater variety of services conveniently archived.

It is further noted that the combination of McClure and Granzow does not particularly teach a sensor is operative to sense a person positioned adjacent the customer station as claimed.

Milatz teaches a sensor (16 of fig. 2, a sensor responds, when objects are located in a region, 18 of fig. 2) adjacent the camera, 12 of fig. 1, Object is a user as a person whom uses the money dispenser) is operative to sense a person positioned adjacent the customer station (col. 2, lines 6-9, 39-47).

Therefore, takings the teachings of McClure, Granzow, and Milatz as a whole, it would have been obvious to one of ordinary skill in the art to modify the teachings of Miltatz into the combined system of McClure and Granzow to automatically detect the presence of the user as customer within the region so that the system enables the SP station to serve the customer more effectively.

4. Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over M. C. McClure et al. (US 3,294,342) in view of Granzow et al. (US 4,580,040).

Re claim 19, McClure teaches a system (figs. 1 and 5; col. 3, lines 9-11, 24-26, wherein figure 1 shows the customer station with a customer and figure 5 shows one teller to service two customer stations) comprising:

a service provider (SP) station (18 of fig. 5, the one teller inside the bank is considered a service provider station), including:

an SP visual display (24 of fig. 5, one of the television receiver as a display, col. 3, lines 53-54),

an SP CCTV camera (30 of fig. 5, the camera, col. 3, lines 70-71),

a an SP audio transmitting device and an SP audio receiving device (32 of fig. 5, a combination speaker and microphone, col. 4, lines 1-3),

an SP pneumatic tube carrier delivery and receiving device (56 of fig. 5, note a pneumatic tube, col. 2, lines 19-21, col. 5, lines 7-23);

wherein the SP station is in operative with a communication selector device (Note a combination speaker and microphone is considered as a communication selector device, 32 and 32' of fig. 5, the selection of speaker or microphone);

a plurality of customer stations (col. 6, lines 20-25, the system of McClure is desirable to provide a plural arrangement such customer stations, with a corresponding number of operator stations to provide service therefore), wherein at least one customer station (10 of fig. 1, note customer station, col. 3, lines 40-45) including:

a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5),

a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver);

a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75-col. 4, line 1),

a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station;

wherein the SP station (18 of fig. 5) includes an indicator (Note the combination speaker and microphone, 32 or 32' of fig. 5, when the customer selected the microphone, 31 of fig. 1, to speak with the tell, 18 of fig. 5, the speaker will sound to the teller, which would obviously consider as the indicator) in operative connection with the microphone (21 of fig. 1), wherein an indication (22 of fig. 1, when the customer arrives in the range of the television camera, the television camera capture image of the customer for displaying on the television receiver, 24 or 24' of fig. 5, which indicates the presence of the customer adjacent the customer station, 10 of fig. 1)) is given at the SP station of the presence of the person adjacent the customer station.

It is noted that McClure does not particularly teach a building, wherein the building comprises an interior area which includes an interior wall extending therein, wherein the SP station is housed in the interior area, wherein the customer station is positioned within the

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interior area, and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall;

wherein the building includes a secure room, wherein the SP station is housed in the secure room, wherein the customer station is disposed outside of the secure room, a plurality of customer stations in the building, wherein each of the customer stations being is in operative connection with the SP station as claimed.

However, Granzow teaches a building (Note a bank would obviously considered as a building, col. 3, lines 62-63), wherein the building (Note the bank is considered as the building, col. 3, lines 61-63) comprises an interior area (Note the bank as building would have an interior area for the customers to do the transactions, CUSTOMER, 12 and 12-1 of fig. 8, and other areas are also within the bank for the teller serves the customer) which includes an interior wall extending therein (114, 114-1, 146, and 146-1 of fig. 8), wherein the SP station (14 of fig. 8, the teller station is within the bank) housed in the interior area (note wherein the walls, 114 and 114-1 of fig. 8, has an open area for the teller station to fit in), wherein the customer station is positioned within the interior area (114 and 146 of fig. 8, note the wall has an open as an interior area in front for the ATM, 12 of fig. 8, fits in), and

wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall (Note a conventional transport 92 of fig. 3, is

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used, and the customer (12) and teller station (14) are interconnected with the transport means, wherein for transporting documents including a check received at said receiving means to said teller station in supporting with the interior wall, 114 and 146 of fig. 1);

wherein the building (note the bank obviously has a secure room, the teller station, 14 of fig. 8, is within the bank and by the walls, 114 and 114-1 of fig. 8, wherein the area has the walls as considered as a secure room) includes a secure room, wherein the SP station (14 of fig. 8, the open area for the teller station fits in) is housed in the secure room, wherein the customer station (12 of fig. 8, the ATM is outside the walls, 114 of fig. 8) is disposed outside of the secure room;

a plurality of customer stations (12 and 12-1 of fig. 8, the ATMs are inside the bank) in the building, wherein each of the customer stations (12 and 12-1 of fig. 8, the ATMs are interconnected to the teller station, 14 of fig. 8) being is in operative connection with the SP station (14 of fig. 1).

Therefore, taking the teachings of McClure and Granzow as a whole, it would have been obvious one of ordinary skill in the art to incorporate the suggestions of Granzow, where the ATM and teller station (12, 12-1, and 14 of fig. 8) are positioned inside the bank, into the transaction system of McClure for a non-driving costumer to do banking without waiting line from a drive through ATM. Doing so would provide the improved productivity and efficiency of personnel, and greater variety of services conveniently archived.

5. Claims 24-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over M. C. McClure et al. (US 3,294,342) in view of Granzow et al. (US 4,580,040) and further in view of Paganini et al. (US 4,398,257).

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Re claims 24-27, McClure teaches a system (figs. 1 and 5; col. 3, lines 9-11, 24-26, wherein figure 1 shows the customer station with a customer and figure 5 shows one teller to service two customer stations) comprising:

a service provider (SP) station (18 of fig. 5, the one teller inside the bank is considered a service provider station) including:

an SP visual display (24 of fig. 5, one of the television receiver as a display, col. 3, lines 53-54),

an SP CCTV camera (30 of fig. 5, the camera, col. 3, lines 70-71),

a an SP audio transmitting device and an SP audio receiving device (32 of fig. 5, a combination speaker and microphone, col. 4, lines 1-3),

an SP pneumatic tube carrier delivery and receiving device (56 of fig. 5, note a pneumatic tube, col. 2, lines 19-21, col. 5, lines 7-23)

at least one customer station (10 of fig. 1, note customer station, col. 3, lines 40-45) including:

a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5),

a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver);

a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting

device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75- col. 4, line 1),

a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station.

It is noted that McClure does not particularly teach a building, wherein the building comprises an interior area which includes an interior wall extending therein, wherein the SP station is housed in the interior area, and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall as claimed.

However, Granzow teaches a building (Note a bank would obviously considered as a building, col. 3, lines 62-63), wherein the building (Note the bank is considered as the building, col. 3, lines 61-63) comprises an interior area (Note the bank as building would have an interior area for the customers to do the transactions, CUSTOMER, 12 and 12-1 of fig. 8, and other areas are also within the bank for the teller serves the customer) which includes an interior wall extending therein (114, 114-1, 146, and 146-1 of fig. 8), wherein the SP station (14 of fig. 8, the teller station is within the bank) housed in the interior area (note the walls 114 and 114-1 of fig. 8, have an open area for the teller station, 14 of fig. 8, to fit in), and wherein at least one component among the customer visual display, customer CCTV camera, customer audio



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transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall (Note a conventional transport 92 of fig. 3, is used, and the customer (12) and teller station (14) are interconnected with the transport means, wherein for transporting documents including a check received at said receiving means to said teller station in supporting with the interior wall, 114 and 146 of fig. 1); and a plurality of customer stations in operative connection with the SP station (fig. 8).

Therefore, taking the teachings of McClure and Granzow as a whole, it would have been obvious one of ordinary skill in the art to incorporate the suggestions of Granzow, where the ATM and teller station (12, 12-1, and 14 of fig. 8) are positioned inside the bank, into the transaction system of McClure for a non-driving costumer to do banking without waiting line from a drive through ATM. Doing so would provide the improved productivity and efficiency of personnel, and greater variety of services conveniently archived.

It is noted that the combination of McClure and Granzow does not particularly teach wherein each customer station includes a device actuatable by a customer at a customer station, wherein the system further includes a queuing device at the SP station, and wherein the queuing device is in operative connection with each customer actuatable device, and wherein the queuing device is operative to generate an order; wherein the order includes data representative of a time sequence in which the actuatable devices at the customer stations were actuated, and wherein the queuing device is operative to indicate data responsive to the order; wherein the SP station further includes a communication selector unit, and wherein the system is operative responsive to inputs to the selector unit to selectively place the SP station in video and audio communication

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with one of the customer stations, and wherein the selector unit is in operative connection with the queuing device, and wherein the queuing device is operative to remove from the order the data representative of the one customer station responsive to the selector unit operating to place the one customer station and the SP station in communication; wherein the customer actuatable device comprises a customer presence sensor, and wherein the queuing device is operative to defer placing data representative of the one customer station in the order while the SP station and the one customer station are in video and audio communication; wherein the queuing device is operative to place data representative of the one customer station in the order again after the customer presence sensor ceases to sense the customer adjacent the one customer station subsequent to the one customer station and SP station being in communication, and thereafter again senses a customer as claimed.

Paganini teaches wherein each customer station (modified fig. 1 McClure and fig. 8 of Granzow) includes a device actuatable (e.g. 66 of fig. 1, Paganini) by a customer at a customer station (e.g. fig. 1 McClure and fig. 8 of Granzow), wherein the system further includes a queuing device (20 and 28 of fig. 1) at the SP station (40-50 of fig. 1), wherein the queuing device (20 and 28 of fig. 1) is in operative connection with each customer actuatable device (e.g. 66 of fig. 1), and wherein the queuing device is operative to generate an order (note Also included in the read-write memory section 102 of the memory 22 is an area 112 in which is stored the next available station table NATT. This table contains a list of available service stations and indicates in which order these service stations will serve incoming customers); wherein the order includes data representative of a time sequence in which the actuatable devices at the customer stations were actuated (e.g. 84 of fig. 1), and wherein the queuing device is

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operative to indicate data responsive to the order (52 and 54 of fig. 1, note this involves a gating operation which permits the "open" and "close" keys 52, 54 of the various service stations 40-50 to affect control of the system operation); wherein the SP station (e.g. 40-50 of fig. 1, Paganini, 18 of fig. 5 of McClure) further includes a communication selector unit (32' of fig. 5 of McClure), and wherein the system is operative responsive to inputs to the selector unit to selectively place the SP station in video and audio communication with one of the customer stations, and wherein the selector unit is in operative connection with the queuing device (32' and 30' of fig. 5 of McClure), and wherein the queuing device is operative to remove from the order the data representative of the one customer station responsive to the selector unit operating to place the one customer station and the SP station in communication (20 and 28 of fig. 1, Paganini); wherein the customer actuable device comprises a customer presence sensor, and wherein the queuing device is operative to defer placing data representative of the one customer station in the order (66 of fig. 1, Paganini) while the SP station and the one customer station are in video and audio communication (McClure, 10 of fig. 1); wherein the queuing device is operative to place data representative of the one customer station in the order again after the customer presence sensor ceases to sense the customer adjacent the one customer station subsequent to the one customer station and SP station being in communication, and thereafter again senses a customer (66 of fig. 1, Paganini).

Taking the teachings of McClure, Granzow, and Paganini as a whole, it would have been obvious to one of ordinary skill in the art to modify the queuing device of Paganini into the combined system of McClure and Granzow to improve the customer service in fastest time manner.

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6. Claims 35 and 36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Granzow et al. (US 4,580,040) in view of Dallman (US 4,681,044).

Re claims 35 and 36, Granzow teaches a transaction system (fig. 8) including a customer station (12 of fig. 8, the ATM, 12, would obviously be a customer station) produced by a method comprising: (a) providing an interior building wall (114, 114-1, 146, and 146-1 of fig. 8, the walls has an open area for the ATM, 12 of fig. 8, fits in; and other area for the teller station fits in, 14 of fig. 8) including a wall opening therethrough (e.g. 114 and 146 of fig. 8, the walls are in front open); (b) positioning a frame (note there is a structure as frame to support the ATM in connection with the walls, 114 and 146) in the wall opening (note the ATM, 12 of fig. 8, fits in the open of the walls) in supporting connection with the wall, including framing the opening with an opening bounding frame (See CUSTOMER, 12 of fig. 1, there is an opening bounding frame),

(c) positioning at least one transaction component (12 of fig. 8, note the ATM, 12, fits into support with the frame into the opening between two walls, 114 and 146 of fig. 8) in supporting connection with the frame, including positioning the transaction component in supporting connection with the bounding frame (Note the walls has a opening for the ATM fits in, 12 of fig. 8);

It is further noted that Granzow does not teach wherein the bounding frame comprises a door frame, wherein the opening is framed by the door frame; and (d) mounting a cover in supporting connection with the wall in overlying relation of the wall opening, wherein the cover includes a component opening, and wherein when the cover is in overlying relation of the wall opening the transaction component is accessible through the component opening; wherein the door frame includes two generally parallel vertically extending upright portions, and wherein

step (b) further comprises engaging a subframe extending in the opening between the two upright portions, and wherein step (c) comprises positioning the transaction component in supporting connection with the subframe as claimed.

However, Dallman teaches wherein the bounding frame comprises a door frame (34 and 40 of figs. 2 and 3, note a continuous piano type hinge 40 is attached to the hinged edge 38 of the door 34 and further attached to the actuate shaped wall 32, when the hinge is attached to the shaped wall 32, this would obviously suggest that the door would have a frame to fit in), wherein the opening is framed by the door frame (Note there is an opening that has been framed of for the door to fits in), (d) mounting a cover (34 of fig. 2, the door is a cover) in supporting connection with the wall in overlying relation of the wall opening, wherein the cover includes a component opening (42 of fig. 2, in closed position, and 42 of fig. 3, in open position is consider a component opening), and wherein when the cover (Note the door, 34 of fig. 2, is in overlaying of the wall opening the ATM; wherein an automatic teller machine enclosure defining an interior space) is in overlying relation of the wall opening the transaction component is accessible through the component opening;

wherein the door frame includes two generally parallel vertically extending upright portions (note two sides of the door would obviously have support upright for the door to be open and closed), and wherein step (b) further comprises engaging a subframe (36 of fig. 2, considered a subframe, that fits to the door) extending in the opening between the two upright portions, and wherein step (c) comprises positioning the transaction component (e.g. 74 of fig. 4, the ATM) in supporting connection with the subframe.

Taking the teachings of Granzow and Dallman as a whole, it would have been obvious to one of ordinary skill in the art to modify the incorporated teachings of Dallman into the combined apparatus of McClure and Granzow to render the apparatus more secure against robbery.

7. Claim 40 is rejected under 35 U.S.C. 103(a) as being unpatentable over M. C. McClure et al. (US 3,294,342) in view of Granzow et al. (US 4,580,040).

Re claim 40, McClure teaches a system (figs. 1 and 5; col. 3, lines 9-11, 24-26, wherein figure 1 shows the customer station with a customer and figure 5 shows one teller to service two customer stations) comprising:

a service provider (SP) station (18 of fig. 5, the one teller inside the bank is considered a service provider station), including:

an SP visual display (24 of fig. 5, one of the television receiver as a display, col. 3, lines 53-54),

an SP CCTV camera (30 of fig. 5, the camera, col. 3, lines 70-71),

a an SP audio transmitting device and an SP audio receiving device (32 of fig. 5, a combination speaker and microphone, col. 4, lines 1-3),

an SP pneumatic tube carrier delivery and receiving device (56 of fig. 5, note a pneumatic tube, col. 2, lines 19-21, col. 5, lines 7-23);

wherein the SP station is in operative with a communication selector device (Note a combination speaker and microphone is considered as a communication selector device, 32 and 32' of fig. 5, the selection of speaker or microphone);

a plurality of customer stations (col. 6, lines 20-25, the system of McClure is desirable to provide a plural arrangement such customer stations, with a corresponding number of operator stations to provide service therefore), wherein at least one customer station (10 of fig. 1, note customer station, col. 3, lines 40-45) including:

a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5),

a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver);

a customer audio transmitting device and a customer audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75-col. 4, line 1),

a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station;

wherein the SP station (18 of fig. 5) includes an indicator (Note the combination speaker and microphone, 32 or 32' of fig. 5, when the customer selected the microphone, 31 of fig. 1, to speak with the tell, 18 of fig. 5, the speaker will sound to the teller, which would obviously consider as the indicator) in operative connection with the microphone (21 of fig. 1), wherein an

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indication (22 of fig. 1, when the customer arrives in the range of the television camera, the television camera capture image of the customer for displaying on the television receiver, 24 or 24' of fig. 5, which indicates the presence of the customer adjacent the customer station, 10 of fig. 1)) is given at the SP station of the presence of the person adjacent the customer station.

It is noted that McClure does not particularly teach a building, wherein the building comprises an interior area which includes an interior wall extending therein, wherein the SP station is housed in the interior area, and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting connection with the interior wall; wherein a plurality of customer stations are positioned within the interior of the building as claimed.

However, Granzow teaches a building (Note a bank would obviously considered as a building, col. 3, lines 62-63), wherein the building (Note the bank is considered as the building, col. 3, lines 61-63) comprises an interior area (Note the bank as building would have an interior area for the customers to do the transactions, CUSTOMER, 12 and 12-1 of fig. 8, and other areas are also within the bank for the teller serves the customer) which includes an interior wall extending therein (114, 114-1, 146, and 146-1 of fig. 8), wherein the SP station (14 of fig. 8, the teller station is within the bank) housed in the interior area (note the walls 114 and 114-1 of fig. 8, have an open area for the teller station, 14 of fig. 8, to fit in), and wherein at least one component among the customer visual display, customer CCTV camera, customer audio transmitting device, customer audio receiving device, and customer carrier delivery and receiving device of the customer station is positioned within the interior area in supporting



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connection with the interior wall (Note a conventional transport 92 of fig. 3, is used, and the customer (12) and teller station (14) are interconnected with the transport means, wherein for transporting documents including a check received at said receiving means to said teller station in supporting with the interior wall, 114 and 146 of fig. 1); wherein a plurality of customer stations are positioned within the interior of the building (12 and 12-1 of fig. 8).

Therefore, taking the teachings of McClure and Granzow as a whole, it would have been obvious one of ordinary skill in the art to incorporate the suggestions of Granzow, where the ATM and teller station (12, 12-1, and 14 of fig. 8) are positioned inside the bank, into the transaction system of McClure for a non-driving costumer to do banking without waiting line from a drive through ATM. Doing so would provide the improved productivity and efficiency of personnel, and greater variety of services conveniently archived.

Furthermore, McClure teaches a plurality of customer stations (col. 6, lines 20-25, the system of McClure is desirable to provide a plural arrangement such customer stations, with a corresponding number of operator stations to provide service therefore, utilizing basic concepts herein set forth), Granzow suggests the ATMs (12 and 12-1 of fig. 8) are positioned inside the building (the bank).

With the suggested teachings of McClure and Granzow above, one skill in art would modify each customer station of McClure having a customer visual display (29 of fig. 1, television receiver has a display screen, col. 4, lines 6-10), wherein the customer visual display is in operative connection with the SP CCTV camera (30 of fig. 5), a customer CCTV camera (22 of fig. 1, a television camera, col. 3, lines 53-54) in operative connection with the SP display (24 and 24' of fig. 5, the television receiver); a customer audio transmitting device and a customer

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audio receiving device in operative connection with the SP audio receiving device and SP audio transmitting device, respectively (31 of fig. 1, a combination speaker and microphone, col. 3, line 75-col. 4, line 1), a customer pneumatic tube carrier delivery and receiving device (56 and 56' of fig. 5, col. 5, lines 14-23) in operative connection with the SP pneumatic tube carrier delivery and receiving device, wherein a carrier (40 of figs. 3 and 4, a capsule carries item from the customer to the teller) is enable to be selectively moved between the customer station and the SP station; wherein the SP station (18 of fig. 5) includes an indicator (Note the combination speaker and microphone, 32 or 32' of fig. 5, when the customer selected the microphone, 31 of fig. 1, to speak with the tell, 18 of fig. 5, the speaker will sound to the teller, which would obviously consider as the indicator) in operative connection with the microphone (21 of fig. 1), wherein an indication (22 of fig. 1, when the customer arrives in the range of the television camera, the television camera capture image of the customer for displaying on the television receiver, 24 or 24' of fig. 5, which indicates the presence of the customer adjacent the customer station, 10 of fig. 1)) is given at the SP station of the presence of the person adjacent the customer station into the ATM (12 and 12-1 of fig. 8) of Granzow for serving more than one customer stations at the same time.

### ***Conclusion***

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Ramachandran et al. (US 6,023,688) discloses transaction apparatus and method that identifies an authorized user by appearance and voice.

***Contact Information***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Tung Vo whose telephone number is 571-272-7340. The examiner can normally be reached on Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mehrdad Dastouri can be reached on 571-272-7418. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Tung Vo/  
Primary Examiner, Art Unit 2621

/Andy S. Rao/  
Acting Supervisory Patent Examiner, Art Unit 2621  
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